

Table I.B.2.a(1997) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	79.2%	81.0%	81.0%	77.2%	76.9%	80.3%	79.5%	79.1%
Industry group								
Agric., fish., forest.	71.3%	72.2%	77.5%	84.8%	62.6%	85.3%	75.0%	68.4%
Mining	97.6%	94.4%	100.0%	94.9%	100.0%	99.2%	94.9%	99.1%
Construction	77.8%	85.9%	78.1%	73.9%	72.9%	86.3%	80.4%	73.7%
Manufacturing	91.9%	87.2%	89.9%	90.1%	89.2%	94.2%	88.8%	92.4%
Transp., comm., util.	89.2%	86.4%	90.8%	84.6%	82.9%	92.1%	86.8%	89.7%
Wholesale trade	87.3%	90.4%	91.1%	87.9%	89.3%	84.7%	89.6%	86.5%
Retail trade	62.5%	67.6%	70.6%	61.7%	56.4%	62.7%	66.7%	61.4%
Fin., ins., real est.	87.6%	81.8%	90.3%	89.7%	85.2%	88.8%	85.9%	88.0%
Services	75.9%	81.6%	78.7%	72.7%	73.7%	76.3%	77.8%	75.2%
Unknown	94.9%	94.9%	0.0%	0.0%	0.0%	0.0%	94.9%	0.0%
Ownership								
For profit, incorporated	80.2%	81.4%	83.4%	78.6%	77.1%	81.3%	80.7%	80.1%
For profit, unincorporated	77.8%	83.1%	73.5%	73.0%	79.6%	75.2%	78.8%	77.0%
Nonprofit	73.9%	73.8%	71.9%	71.1%	72.8%	76.0%	72.0%	74.3%
Unknown	81.1%	80.8%	93.9%	81.8%	85.8%	79.0%	86.6%	80.8%
Age of firm								
Less than 5 years	71.9%	82.0%	77.0%	63.8%	69.8%	58.8%	75.9%	65.7%
5-9 years	77.2%	82.2%	84.9%	75.0%	69.8%	76.0%	82.0%	72.0%
10-19 years	78.2%	79.1%	84.0%	77.6%	74.4%	77.5%	80.4%	76.2%
20 or more years	79.2%	80.6%	78.9%	80.5%	77.2%	79.7%	79.3%	79.2%
Unknown	81.7%	92.1%	82.9%	82.8%	80.6%	81.8%	85.1%	81.6%
Multi/single status								
2 or more locations	80.9%	88.6%	83.0%	81.1%	79.4%	81.2%	81.7%	80.9%
1 location only	76.5%	80.8%	80.8%	76.0%	73.5%	62.6%	79.3%	72.9%
Percent full-time employees								
Less than 25%	33.9%	27.5%	32.3%	25.8%	30.4%	47.8%	29.2%	36.1%
25-49%	46.8%	48.2%	47.8%	39.9%	45.3%	48.7%	44.8%	47.3%
50-74%	67.3%	70.3%	65.9%	62.9%	62.6%	71.1%	66.6%	67.6%
75% or more	86.3%	90.1%	88.3%	86.6%	84.1%	86.3%	88.0%	85.8%
Union presence								
No union employees	78.9%	80.8%	81.4%	77.3%	76.8%	79.9%	79.6%	78.6%
Has union employees	80.0%	84.4%	74.5%	76.8%	76.4%	81.2%	75.6%	80.3%
Unknown	80.1%	82.6%	82.7%	76.2%	80.6%	80.0%	83.2%	79.7%
Percent low wage employees								
50% or more low wage	50.7%	47.0%	48.6%	45.5%	46.6%	61.6%	46.6%	51.9%
Less than 50% low wage	82.2%	84.4%	84.1%	81.0%	81.8%	81.8%	82.7%	81.9%
Unknown	80.3%	80.3%	73.7%	79.9%	78.8%	80.6%	77.0%	80.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table 1.B.2.a(1997) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	1.70%	1.21%	1.03%	1.24%	0.81%	1.17%	0.56%
<b>Industry group</b>								
Agric., fish., forest.	7.96%	7.35%	6.51%	15.77%	13.51%	20.48%	5.78%	10.08%
Mining	1.60%	14.91%	23.57%	11.61%	25.82%	14.81%	10.21%	0.60%
Construction	1.94%	3.06%	3.44%	3.68%	6.39%	3.93%	2.27%	3.92%
Manufacturing	0.26%	2.02%	1.38%	1.52%	1.38%	0.37%	1.13%	0.23%
Transp., comm., util.	1.50%	3.06%	2.25%	2.63%	3.43%	2.39%	1.21%	1.63%
Wholesale trade	1.58%	0.76%	1.30%	1.99%	1.56%	2.92%	0.69%	2.13%
Retail trade	1.24%	4.36%	3.62%	2.32%	3.23%	1.64%	3.14%	1.16%
Fin., ins., real est.	1.32%	2.35%	2.78%	1.68%	1.61%	2.02%	1.83%	1.38%
Services	0.45%	1.45%	1.45%	1.63%	1.36%	1.32%	1.27%	0.68%
Unknown	20.20%	20.20%	0.00%	0.00%	0.00%	0.00%	20.20%	0.00%
<b>Ownership</b>								
For profit, incorporated	0.67%	2.22%	1.23%	1.22%	1.83%	0.98%	1.35%	0.76%
For profit, unincorporated	1.33%	1.33%	3.16%	3.77%	2.98%	2.76%	1.78%	2.47%
Nonprofit	0.93%	2.72%	2.42%	2.27%	1.72%	2.22%	1.90%	1.04%
Unknown	2.09%	4.32%	22.69%	6.30%	2.05%	3.14%	3.67%	2.10%
<b>Age of firm</b>								
Less than 5 years	2.10%	2.16%	2.92%	2.47%	5.24%	6.57%	1.94%	3.19%
5-9 years	1.33%	1.53%	2.71%	2.66%	4.68%	2.11%	1.24%	2.90%
10-19 years	1.03%	3.51%	1.28%	1.60%	2.40%	2.91%	2.21%	1.73%
20 or more years	0.78%	1.90%	1.51%	1.65%	1.23%	1.28%	1.49%	0.83%
Unknown	0.74%	4.34%	3.22%	1.18%	1.52%	0.86%	2.00%	0.75%
<b>Multi/single status</b>								
2 or more locations	0.45%	2.43%	2.27%	1.85%	1.02%	0.68%	1.95%	0.49%
1 location only	0.72%	1.71%	1.33%	1.25%	2.02%	6.04%	1.26%	1.23%
<b>Percent full-time employees</b>								
Less than 25%	2.72%	5.44%	2.71%	3.54%	3.77%	4.89%	2.69%	3.46%
25-49%	1.80%	1.35%	3.13%	2.58%	2.43%	2.55%	1.31%	2.23%
50-74%	0.72%	1.33%	2.00%	1.55%	1.83%	1.59%	1.02%	0.99%
75% or more	0.43%	1.00%	1.10%	1.11%	1.50%	0.73%	0.91%	0.50%
<b>Union presence</b>								
No union employees	0.50%	1.67%	1.05%	0.95%	1.35%	1.15%	1.15%	0.64%
Has union employees	1.41%	3.12%	5.50%	4.57%	2.37%	1.71%	4.10%	1.60%
Unknown	1.89%	2.91%	3.72%	2.74%	3.38%	2.26%	1.96%	2.26%
<b>Percent low wage employees</b>								
50% or more low wage	1.52%	5.67%	3.47%	3.05%	3.31%	2.98%	2.90%	1.62%
Less than 50% low wage	0.75%	0.94%	0.92%	1.00%	0.81%	1.83%	0.85%	1.07%
Unknown	0.85%	2.56%	4.02%	2.20%	3.28%	1.00%	3.10%	0.86%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).